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Patent  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: BEIRNE et al.

Application Serial No.: 09/682,787

Filing Date: October 18, 2001

For: METHOD, SYSTEM, AND  
STORAGE MEDIUM FOR PRE-  
SCREENING CUSTOMERS FOR  
CREDIT CARD APPROVAL AT A  
POINT OF SALE

)  
)  
) Group Art Unit: 3624

) Examiner: Steven R. Wasylchak

) **RESPONSE TRANSMITTAL**

) Attorney Docket No.: G07.042

) Buckley, Maschoff & Talwalkar LLC  
) Five Elm Street  
) New Canaan, CT 06840  
) (203) 972-0006  
)  
)

CERTIFICATE OF MAILING UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on September 27, 2004.

Dated: September 27, 2004

By: Edith Martin  
Edith Martin

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Transmitted herewith for filing are:

1. ☒ Amendment/Response
2. ☒ Additional Enclosures: Acknowledgement Postcard

### FEE CALCULATION

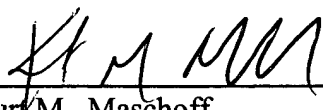
For	Current	Prev. Paid	No. Extra	Rate	Fee
Total Claims	37	- 37	0	\$ 18.00	\$ 0.00
Indep. Claims	3	- 3	0	\$ 86.00	\$ 0.00
Multiple Dependent Claims (If applicable, please add \$ 290.00)					\$ 0.00
No Petition for Extension of Time is Required					\$ 0.00
OTHER FEE (specify purpose):					\$ 0.00
TOTAL FILING FEE					\$ 0.00

The Commissioner is hereby authorized to charge and credit Deposit Account No. 50-1852 as described below. A duplicate copy of this sheet is enclosed.

- ☒ Credit any overpayment.
- ☒ Charge any additional fees required under 37 CFR 1.17.

Respectfully submitted,

September 27, 2004  
Date

  
Kurt M. Maschoff  
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) Group Art Unit: 3624

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) Examiner: Steven R. Wasylchak

)  
) **AMENDMENT and RESPONSE** to June  
) 30, 2004 Non-Final Office Action

)  
) Attorney Docket No.: G07.042

)  
) **PTO Customer Number 28062**  
) Buckley, Maschoff & Talwalkar LLC  
) Five Elm Street  
) New Canaan, CT 06840

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*Edith Martin*  
Edith Martin

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed June 30, 2004, please amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 2 of this paper.